

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

LAURA J WILLIAMS

Debtor(s)

Case No. 08-30746

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 11/11/2008.
- 2) The plan was confirmed on 01/29/2009.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 01/26/2010, 01/26/2010, 10/12/2011, 05/02/2012.
- 5) The case was completed on 11/26/2013.
- 6) Number of months from filing to last payment: 61.
- 7) Number of months case was pending: 66.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$21,600.00.
- 10) Amount of unsecured claims discharged without payment: \$64,824.92.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$75,053.00
Less amount refunded to debtor	\$53.00

**NET RECEIPTS: \$75,000.00**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$1,500.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$4,223.13
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION: \$5,723.13**

Attorney fees paid and disclosed by debtor: \$2,000.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
*SBC MIDWEST	Unsecured	155.98	NA	NA	0.00	0.00
ALL FAMILY DENTAL	Unsecured	12.00	NA	NA	0.00	0.00
AMERICAN EXPRESS BANK	Unsecured	2,512.96	2,512.96	2,512.96	535.49	0.00
AMERICAN EXPRESS OPTIMA	Unsecured	1,021.65	NA	NA	0.00	0.00
BEVERLY SHORES SMILE CENTER	Unsecured	90.00	NA	NA	0.00	0.00
CAPITAL ONE	Unsecured	8,927.50	NA	NA	0.00	0.00
COMCAST	Unsecured	353.00	NA	NA	0.00	0.00
FIFTH THIRD BANK	Unsecured	243.34	0.00	67.18	14.32	0.00
FIFTH THIRD BANK	Secured	12,612.00	12,679.18	12,612.00	12,612.00	919.51
FIRST HUDSON LEASING	Secured	1,701.99	0.00	1,701.99	1,701.99	0.00
FIRST MIDWEST BANK	Unsecured	1,307.29	NA	NA	0.00	0.00
HOUSEHOLD/ORCHARD	Unsecured	2,178.02	8,303.16	8,303.16	1,769.31	0.00
JEFFERSON CAPITAL SYSTEMS	Unsecured	3,403.00	NA	NA	0.00	0.00
KM CONSULTING	Unsecured	5,300.00	5,300.00	5,300.00	1,129.50	0.00
MONTEREY FINANCIAL SVC	Unsecured	1,571.68	NA	NA	0.00	0.00
NICOR GAS	Unsecured	323.32	245.23	245.23	52.25	0.00
OCWEN LOAN SERVICING LLC	Secured	321,775.58	310,332.42	353,357.71	0.00	0.00
OCWEN LOAN SERVICING LLC	Secured	46,389.95	43,025.29	43,025.29	43,025.29	0.00
PERSOLVE LLC	Unsecured	6,757.06	NA	NA	0.00	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	4,154.63	4,154.63	4,154.63	885.30	0.00
SECURITY MONITORING SERVICES	Unsecured	538.00	NA	NA	0.00	0.00
WELLS FARGO BANK NA	Unsecured	28,385.55	31,122.68	31,122.68	6,631.91	0.00

<b>Summary of Disbursements to Creditors:</b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$353,357.71	\$0.00	\$0.00
Mortgage Arrearage	\$43,025.29	\$43,025.29	\$0.00
Debt Secured by Vehicle	\$12,612.00	\$12,612.00	\$919.51
All Other Secured	\$1,701.99	\$1,701.99	\$0.00
<b>TOTAL SECURED:</b>	<b>\$410,696.99</b>	<b>\$57,339.28</b>	<b>\$919.51</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$51,705.84</b>	<b>\$11,018.08</b>	<b>\$0.00</b>

<b>Disbursements:</b>		
Expenses of Administration	<u>\$5,723.13</u>	
Disbursements to Creditors	<u>\$69,276.87</u>	
<b>TOTAL DISBURSEMENTS :</b>		<b><u>\$75,000.00</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 04/29/2014

By: /s/ Tom Vaughn

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.